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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/025,523

12/18/2001

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OIC0269US

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60975 7590 10/02/2007
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EXAMINER

GREIMEL, JOCELYN

ART UNIT

PAPER NUMBER

3693

MAIL DATE

DELIVERY MODE

10/02/2007

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/025,523	WIRYAWAN ET AL.	
	Examiner	Art Unit	
	Jocelyn Greimel	3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 05 September 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-24 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-24 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|----------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>5/10/07</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 05 September 2007 has been entered.

Status of Claims

Claims 1-24 are currently pending. Claims 1, 8, 15 and 20 are independent claims. Claims 1, 8, 15 and 20 are currently amended.

Claim Objections

Claims 1-24 are objected to as containing non-functional language, which does not further limit the claims. MPEP §2111.04 states: Claim scope is not limited by claim language that suggests or makes optional but does not require steps to be performed, or by claim language that does not limit a claim to a particular structure. However, examples of claim language, although not exhaustive, that may raise a question as to the limiting effect of the language in a claim are: (A) "adapted to" or "adapted for" clauses; (B) "**wherein**" clauses; and (C) "whereby" clauses.

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2. **Claims 1-6, 8-13 and 15-21 are rejected under 35 U.S.C. 102(e) as being anticipated by Foster et al. (US Pub. No. 2002/0062277, hereinafter Foster).** In reference to claims 1, 8, 15 and 20, Foster discloses a method and medium comprising:

a. Communicating and receiving a user interface to a client system via a network communication link wherein (0012-0019), the user interface includes a plurality of user interface displays are configured to capture consumer loan application data corresponding to a plurality of consumer loan applications (0019-0021), the plurality of user interface displays configured to receive a user input of the consumer loan application data in at least one data field associated with the one of the plurality of consumer loan applications specified by the user and the

user interface is configured to present a sequence of user interface displays associated with the selected consumer loan application wherein the sequence of user interface displays is a subset of the plurality of user interface displays (0019-0021; 0070);

b. Receiving the consumer loan application data via the network communication link (0005-0007);

c. Storing the consumer loan application data in a storage device (0005-0007; 0019); and

d. Communicating at least a portion of the consumer loan application data to the client system to pre-populate at least one data field corresponding to a subsequent user interface display of the sequence of user interface displays (0019).

3. In reference to claims 2, 9, and 21, Foster discloses a method and system wherein the plurality of consumer loan applications may be selected from a group of auto loan application, an auto least application, a personal loan application, a home equity loan application, a credit card application and a small business loan application (0005-0021).

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4. In reference to claims 3-4, 10-11, 17-18 and 22-23, Foster discloses a method and system wherein the subsequent one of the plurality of user interface displays comprise a user interface display corresponding to a sequence of user interface displays associated with one of the plurality of consumer loan applications specified by the user or associated with a consumer loan application other than the one of the plurality of consumer loan applications specified by the user (0021; 0070).

5. In reference to claims 5 and 12, Foster discloses a method and system wherein the plurality of user interface displays comprise hypertext markup language (HTML) documents, and communicating the user interface to the client system comprises transmitting the HTML documents via a network communication protocol in response to a request from the client system (0013).

6. In reference to claims 6, 13, 19 and 24, Foster discloses a method and system wherein the consumer loan application data in the storage device includes the data in a manner to be retrieved in response to customer identifying information (0019-0021; 0070); and a system and method wherein a portion of the plurality of user interface displays comprise a sequence of user interface displays configured to capture consumer loan application data corresponding to the one of the plurality of consumer loan applications specified by the user (0070).

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

8. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

9. **Claims 7 and 14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Foster and further in view of Yang et al (US Patent No. 6,301,586, hereinafter Yang).** In reference to claims 7 and 14, Foster discloses the method and system for a user interface including a plurality of user interface displays configured to capture consumer loan application data corresponding to a plurality of consumer loan applications (please see evaluation above). Foster does not disclose: the sequence of user interface displays being accessible to the user in series via actuation of a button associated with each display of the sequence of user interface displays.

10. However, Yang discloses: the user interface including a plurality of user interface displays configured to capture consumer loan application data corresponding to a plurality of consumer loan applications (col. 1 – col. 2, *user actuation of interface in a database system*). It would have been obvious to one skilled in the art at the time of the invention to combine the actuation feature of Yang to the loan application method and system of Foster to facilitate filling out the forms and increase the use by prospective clients.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure: Simpson et al (US Patent Pub. 2003/0112306);
Fung et al (US Patent No. 6,879,965).

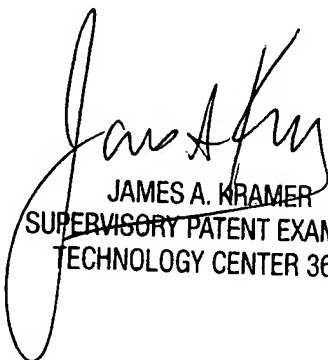
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jocelyn Greimel whose telephone number is (571) 272-3734. The examiner can normally be reached on Monday - Friday 8:30 AM - 4:30 PM EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Jocely93n Greimel
Examiner, Art Unit 3693
September 24, 2007

 9-25-07
JAMES A. KRAMER
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600